

United States Bankruptcy Court
Southern District of Mississippi

In re:
Maggie Elizabeth Evans
Debtor

Case No. 24-51069-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jul 30, 2025

User: mssbad
Form ID: pdf012

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:

Recip ID	Recipient Name and Address
db	+ Maggie Elizabeth Evans, 35 Pine Hills Dr, Ovett, MS 39464-3803

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2025 at the address(es) listed below:

Name	Email Address
Charles Frank Fair Barbour	on behalf of Creditor Cadence Bank cbarbour@underwoodlawfirm.com bankruptcies@underwoodlawfirm.com
Charles Frank Fair Barbour	on behalf of Creditor Cadence Bank successor by merger to BankcorpSouth Bank cbarbour@underwoodlawfirm.com, bankruptcies@underwoodlawfirm.com
Charles Frank Fair Barbour	on behalf of Creditor Cadence Bank f/k/a BancorpSouth Bank cbarbour@underwoodlawfirm.com bankruptcies@underwoodlawfirm.com
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Debtor Maggie Elizabeth Evans trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com

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United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 6



SO ORDERED,

A handwritten signature in blue ink that reads "Katharine M. Samson".

Judge Katharine M. Samson
United States Bankruptcy Judge
Date Signed: July 30, 2025

The Order of the Court is set forth below. The docket reflects the date entered.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

**In re: Maggie Elizabeth Evans
Debtor**

**CHAPTER 13
CASE NO. 24-51069-KMS**

**AGREED ORDER ON
MOTION FOR RELIEF FROM AUTOMATIC STAY [Dkt. #33]**

CAME BEFORE THIS COURT on Motion of Cadence Bank f/k/a BancorpSouth Bank (“Movant”) for relief from the automatic stay against Debtor under 11 U.S.C. § 362, for abandonment pursuant to 11 U.S.C. § 554(b), and for other relief, and the Court, based upon the agreement of the parties, does hereby find that the parties agree as follows:

1. Movant holds a valid claim against Debtor which is secured by certain real property located at 35 Pine Hills Dr., Ovett, MS 39464, Mississippi (“Property”).
2. That good and sufficient cause exists to modify the automatic stay of 11 U.S.C. § 362. Debtor has failed to timely provide payments pursuant to the Chapter 13 Plan.
3. This Order shall be binding upon Debtor and Debtor’s successors and assigns.
4. Movant, Debtor and Trustee agree that good cause exists herein for the 14-day stay prescribed by Federal Rule of Bankruptcy Procedure 4001(a)(3) to be waived and that this Order should be effective immediately upon entry.

IT IS THEREFORE ORDERED AND ADJUDGED:

A. That Debtor is in post-petition default for the months of April 2025 through July 2025 plus August in the total sum of \$3,075.00, less suspense amount of \$15.00 plus attorneys’ fees and costs of \$1,049.00 for a total amount of post-petition arrears of \$4,109.00.

B. That the post-petition arrearage of \$4,109.00 shall be incorporated into the Chapter 13 Plan, and Debtor's wage order, shall be increased, if necessary, to cover the additional arrears, and any other figures requiring adjustment as a result of this amendment shall be adjusted accordingly.

C. That the Chapter 13 Plan shall be modified to allow the ongoing monthly post-petition mortgages payments to be paid through the Chapter 13 Plan to Movant beginning with the September 2025 payment as directed by the previously filed Proof of Claim, the loan documentation or any subsequent amendment(s) thereto.

D. That should Debtor subsequently become sixty (60) days delinquent in payment, and upon ten (10) days written notice to Debtor and Debtor's attorney of such delinquency fails to cure such delinquency, the automatic stay of 11 U.S.C. § 362 of the Bankruptcy Code shall immediately lift, be vacated and annulled without further Order of this Court and the Property shall be abandoned to Movant pursuant to 11 U.S.C. § 554(b) of the Bankruptcy Code. Should Debtor remain current in scheduled plan payments for a consecutive twenty-four (24) month period after the date of this Agreed Order, the strict compliance provision above shall be unenforceable.

E. That Movant is awarded attorney's fees in the amount of \$850.00 and court costs of \$199.00.

F. That the provisions of Bankruptcy Rule 4001(a)(3) are waived, and the Order shall be in full force and effect upon signature of this Court, and that entry of this order shall constitute entry of final judgment pursuant to Bankruptcy Rule 9021 and Rule 58 of the Federal Rules of Civil Procedure.

G. That upon any order converting this bankruptcy case to Chapter 7, the automatic stay of 11 U.S.C. § 362 of the Bankruptcy Code shall immediately lift and be vacated without

further Order of this Court, and the Property shall be abandoned from the estate pursuant to 11 U.S.C. § 554(b) of the Bankruptcy Code.

H. That upon entry of this Order, Movant shall not be required to file and/or serve a notice of payment change and/or notice of post-petition fees, expenses and charges as required by FRBP 3002.1(b) and FRBP 3002.1(c) for fees, expenses, charges awarded under this order or for notice of the current ongoing mortgage payment.

I. That Movant shall be permitted to communicate with Debtor and Debtor's counsel to the extent necessary to comply with applicable non-bankruptcy law.

##END OF ORDER##

Agreed and Approved by:

/s/ Charles Frank Fair Barbour
Charles Frank Fair Barbour
Attorney for Movant

/s/ Thomas Carl Rollins, Jr. (w/permission CB)
Thomas Carl Rollins, Jr.
Attorney for Debtor

/s/Samuel J. Duncan, Atty for
David Rawlings
Bankruptcy Trustee

Submitted by:

Charles Frank Fair Barbour, MSB # 99520

UNDERWOOD LAW FIRM, PLLC

221 Sunnybrook Road, Suite B (Ridgeland, MS 39157)

Post Office Box 1874

Madison, Mississippi 39130

Tel: (601) 981-7773

Fax: (601) 362-5673

cbarbour@underwoodlawfirm.com

Exhibit "A"

A parcel of land lying in the SE 1/4 of the SE 1/4 of Section 1, Township 7 North, Range 11 West, First Judicial District, Jones County, Mississippi, described as follows:

Commencing at a concrete marker (set by the Forest Service) at the SE/C of Section 1, Township 7 North, Range 11 West, First Judicial District, Jones County, Mississippi and run North 796.33 feet, thence West 426.59 feet for the Point of Beginning. Thence S 89°32'58" W 166.46 feet along a fence to the East R.O.W. of Pine Hill Drive, thence N 17°05'27" W along said R.O.W. 307.06 feet to a found I.P, thence leaving said R.O.W., run S 89°01'22" E 256.92 feet along a net wire fence on the North side of the road, thence South 287.81 feet back to the Point of Beginning. Containing 1.41 acres.